

**Information to identify the case:**

Debtor 1	<u>Wesley T. Herrmann</u>	Social Security number or ITIN	xxx-xx-9106
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-15490-RG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wesley T. Herrmann

7/27/23

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Wesley T. Herrmann  
Debtor

Case No. 18-15490-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 27, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2023:

Recip ID	Recipient Name and Address
db	+ Wesley T. Herrmann, 248 Jefferson Ave., 2nd Floor, Hasbrouck Heights, NJ 07604-1905
517399700	+ Century Bank, 376 Mystic Ave, Medford, MA 02155-6316
519943826	+ Century Bank and Trust Company, Mary V. Spadoni VP, PO Box 302, Medford, MA 02155-0993
517399702	+ Chase Receivables, PO Box 659, Caldwell, NJ 07007-0659
517399705	+ Extra Space Storage, 74 State Route 17, Hasbrouck Heights, NJ 07604-2803
517399707	+ Faloni & Associates, LLC, 165 Passaic Ave., #301B, Fairfield, NJ 07004-3592
517399709	+ Institute for Advanced Medicine, PO Box 28083, New York, NY 10087-8083
517399712	+ Landings Port Imperial d/b/a Equity, Residential Management, LLC, Four Avenue at Port Imperial, West New York, NJ 07093-8347
517399719	+ Mount Sinai St. Luke's, 118 Lukens Drive, New Castle, DE 19720-2727
517399721	+ New Jersey Urology, 1515 Broad Street, Ste. B130, Bloomfield, NJ 07003-3085
517399723	+ St. Elizabeth Medical Center, PO Box 417051, Boston, MA 02241-7051

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 27 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 27 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Jul 28 2023 00:27:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517458890	Email/PDF: bncnotices@becket-lee.com	Jul 27 2023 20:47:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517399694	+ Email/PDF: bncnotices@becket-lee.com	Jul 27 2023 20:58:31	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517399695	+ EDI: TSYS2	Jul 28 2023 00:27:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517399696	+ Email/Text: Bankruptcy@BAMcollections.com	Jul 27 2023 20:38:00	Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
517399697	+ Email/Text: credit@capcomfcu.org	Jul 27 2023 20:38:00	Capital Comm Fed Cr Un, 18 Computor Dr E, Albany, NY 12205-1289
517399698	+ EDI: CAPITALONE.COM	Jul 28 2023 00:27:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517467847	EDI: CAPITALONE.COM	Jul 28 2023 00:27:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

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517399699	+ Email/Text: bankruptcy@cavps.com	Jul 27 2023 20:38:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
517492946	+ Email/Text: bankruptcy@cavps.com	Jul 27 2023 20:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517459279	+ EDI: CITICORP.COM	Jul 28 2023 00:27:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517958054	EDI: Q3G.COM	Jul 28 2023 00:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518823190	+ EDI: Q3G.COM	Jul 28 2023 00:27:00	Deville Asset Management, PO Box 788, Kirkland, WA 98083-0788
517399703	+ EDI: Q3G.COM	Jul 28 2023 00:27:00	Deville Asset Managemet, PO Box 788, Kirkland, WA 98083-0788
517399706	+ Email/Text: bankruptcy@fco.com	Jul 27 2023 20:38:00	Fair Collections & Outsourcing, 12304 Baltimore Ave Suite E, Beltsville, MD 20705-1314
517399708	+ EDI: AMINFOFP.COM	Jul 28 2023 00:27:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517399710	+ EDI: IRS.COM	Jul 28 2023 00:27:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517399701	EDI: JPMORGANCHASE	Jul 28 2023 00:27:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517399711	Email/Text: govtaudits@labcorp.com	Jul 27 2023 20:38:00	LabCorp, PO Box 2240, Burlington, NC 27215
517551561	Email/PDF: resurgentbknotifications@resurgent.com	Jul 27 2023 20:47:22	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517399714	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 27 2023 20:58:24	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517399715	+ Email/Text: BKNotice@ldvlaw.com	Jul 27 2023 20:38:00	Lyons, Doughty Veldhuis, 136 Gaither Drive, Ste. 100, Mount Laurel, NJ 08054-2239
517399716	+ Email/Text: MDSBankruptcies@meddatys.com	Jul 27 2023 20:37:00	Medical Revenue Service, PO Box 1149, Sebring, FL 33871-1149
517523857	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2023 20:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517399717	+ Email/Text: bankruptcynotification@montereyfinancial.com	Jul 27 2023 20:37:00	Monterey Col, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
517399722	Email/Text: bcwrtoff@cablevision.com	Jul 27 2023 20:39:00	Optimum, 6 Corporate Drive, Melville, NY 11747
517523554	EDI: PRA.COM	Jul 28 2023 00:27:00	Portfolio Recovery Associates, LLC, C/O U.S. Bank National Association, POB 41067, Norfolk VA 23541
517556506	+ EDI: JEFFERSONCAP.COM	Jul 28 2023 00:27:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517399720	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 27 2023 20:37:00	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
517401467	+ EDI: RMSC.COM	Jul 28 2023 00:27:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517399724	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 27 2023 20:38:00	Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
517476966	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		

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		Jul 27 2023 20:37:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518860026	Email/PDF: bncnotices@becket-lee.com	Jul 27 2023 21:12:43	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517399704	EDI: USBANKARS.COM	Jul 28 2023 00:27:00	Elan Financial Service, Po Box 790084, Saint Louis, MO 63179

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517399713		Landlord
519972969	*+	CENTURY BANK AND TRUST COMPANY, MARY V. SPADONI VP, P.O. BOX 302, MEDFORD, MA 02155-0993
517556507	*+	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517399718	##+	Mount Sinai School of Medicine, PO Box 808, Grand Rapids, MI 49518-0808

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2023 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Wesley T. Herrmann dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4